

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Cecelia Boyah-Tolbert
DebtorCase No. 12-16727-mdc
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 17

Date Rcvd: Feb 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2018.

db +Cecelia Boyah-Tolbert, 1123 Kenwood Road, Darby, PA 19023-1417
 12891133 BANK OF AMERICA, N.A., et al, P.O. Box 660933, Dallas, TX 75266-0933
 12824464 +Michael Schwartz, Esquire, 707 Lakeside Office Park, Southampton, PA 18966-4020
 13027271 +++eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: bankruptcy@phila.gov Feb 24 2018 01:48:16 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 24 2018 01:47:17
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 24 2018 01:47:40 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 12829071 +EDI: TSYS2.COM Feb 24 2018 01:33:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 12912049 E-mail/Text: bknotice@crgofusa.com Feb 24 2018 01:47:41
 InSolve Recovery, LLC, c/o Capital Recovery Group,, Dept 3203, PO BOX 123203,
 DALLAS, TX 75312-3203
 12808118 EDI: IRS.COM Feb 24 2018 01:33:00 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 12917463 EDI: RESURGENT.COM Feb 24 2018 01:33:00 LVNV Funding, LLC its successors and assigns as,
 assignee of FNB LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 12940436 EDI: PRA.COM Feb 24 2018 01:33:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13024615 +EDI: PRA.COM Feb 24 2018 01:33:00 PRA Receivables Management, LLC, POB 41067,
 Norfolk, VA 23541-1067
 12861220 E-mail/Text: ebn@vativrecovery.com Feb 24 2018 01:46:35 Palisades Acquisition XVI LLC,
 Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition XVI L,
 PO Box 40728, Houston, TX 77240-0728
 12854924 +E-mail/Text: bncmail@w-legal.com Feb 24 2018 01:47:28 TARGET NATIONAL BANK,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 12814979 EDI: WFFC.COM Feb 24 2018 01:33:00 Wells Fargo Bank NA, PO Box 10438,
 Des Moines IA 50306-0438
 12976678 EDI: ECAST.COM Feb 24 2018 01:33:00 eCAST Settlement Corporation, POB 29262,
 New York, NY 10087-9262

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 25, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2018 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME
 LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP agornall@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 ANDREW F GORNALL on behalf of Creditor BANK OF AMERICA, N.A. agornall@kmlawgroup.com,
 bkgroup@kmlawgroup.com

District/off: 0313-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 17

Date Rcvd: Feb 23, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

MATTEO SAMUEL WEINER on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
MICHAEL SETH SCHWARTZ on behalf of Debtor Cecelia Boyah-Tolbert msbankruptcy@verizon.net
NICHLAS P. SPALLAS on behalf of Creditor InSolve Recovery, LLC, c/o Capital Recovery Group,
LLC bknotices@crgofusa.com
THOMAS I. PULEO on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 9

Information to identify the case:

Debtor 1	<u>Cecelia Boyah-Tolbert</u>	Social Security number or ITIN	xxx-xx-5230
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 12-16727-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Cecelia Boyah-Tolbert

2/22/18

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.